

Proposed NU Business Name: **ABDUR RAHIM DAIRY FARM**



Project identification and prepared by: ,
Sherpur Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SIRAJUL ISLAM.
Age	:	28-02-1998(19 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	3 Brothers .
Address	:	Vill:Dorikhaga ,P.O:Khanpur,P.S:Sherpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	MOST. SHIULI BIBI (SATHI).
(iv) GB member's info	:	MD.GAZZIOUR ROHMAN AKHANDA. Branch:Mijapur,Sherpur,Centre # 22/M (Female), Member ID: 1198, Group No: 01
Further Information:		Member since:20-10-2007 (07 Years)
(v) Who pays GB loan installment	:	First loan: BDT 10,000/- Existing Loan: BDT 20,000, Outstanding loan:Nil
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	He has 04 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	None.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-570606
Mother's Contact No.	:	01744-640383
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHIULI BIBI (SATHI) joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ABDUR RAHIM DAIRY FARM
Location	:	Sherpur,Bogra.
Total Investment in BDT	:	BDT 260000 /-
Financing	:	Self BDT 2,00000/-(from existing business)77 % Required Investment BDT 60,000/-(as equity)23 %
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	25ft x 12ft = 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Millk.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months.

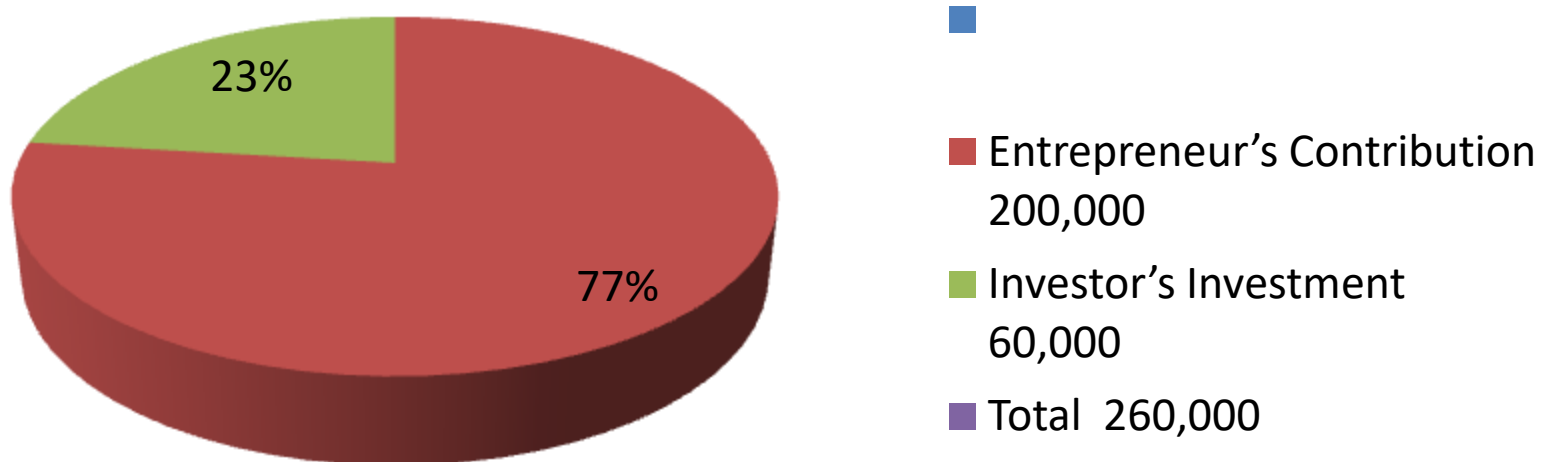
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	480	14,400	172,800
Total Sales (A)	480	14,400	172,800
Less. Variable Expense			
Feed & Medicine	96	2,880	34,560
Total variable Expense (B)	96	2,880	34,560
Contribution Margin (CM) [C=(A-B)]	384	11,520	138,240
Less. Fixed Expense			
Electricity Bill		120	1,440
Transportation		200	2,400
Salary (self)		4,000	48,000
Entertainment		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		4,620	55,440
Net Profit (E) [C-D]		6,900	82,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Coros Cow	02	80,000	160,000	01	60,000	60,000	220,000
Cow	02	20,000	40,000				40,000
Total	04		2,00000	01		60,000	260,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk	700	21,000	252,000	264,600	277,830
Total Sales (A)	700	21,000	252,000	264,600	277,830
Less. Variable Expense					
Feed & Medicine	140	4,200	50,400	52,920	55,566
Total variable Expense (B)	140	4,200	50,400	52,920	55,566
Contribution Margin (CM) [C=(A-B)	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
Electricity Bill		120	1,440	1,440	1,440
Transportation		200	2,400	2,400	2,400
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		4,720	56,640	56,640	56,640
Net Profit (E) [C-D]		12,080	144,960	155,040	165,624
Investment Payback			24,000	24,000	24,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	144,960	155,040	165,624
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	120,960	252,000
	Total Cash Inflow	204,960	276,000	417,624
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	120,960	252,000	393,624

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 02 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

